

## TEACHING CHILDREN TO USE MONEY

**I**N our world money is constantly and almost universally the medium of exchange. It is therefore not only legitimate but necessary for children to learn the place of money in life, to learn to use it as an instrument, just as they learn to use other human devices, both safely and effectively.

Many parents still hold to the traditional notion that money is somehow bad, and especially that it is wrong for anyone to spend money before he has earned any. Yet obviously, in our modern living, children must perforce buy goods and services long before they are able to earn.

By far the best way that has been devised for teaching the child how best to manage these expenditures is through an allowance. Parents sometimes feel that since the young child has all his necessities provided him, an allowance is an unnecessary indulgence; and that, since it can be spent recklessly and without responsibility it will breed extravagance. On the contrary, it is just because the child's necessities are otherwise covered that this free allowance gives him a chance to experiment, to discover for himself what money can do for him, its limitations, the need for discriminating in his purchases, the principle that you cannot eat your cake and still have it, the postponement of immediate satisfactions over a period for the sake of larger satisfactions later—corresponding to larger sums of money. The spending of money, the saving for larger spending, are essential parts of the child's education.

This is not to say, however, that the allowance is to be entirely for extras or luxuries. It will begin in that way, but will be systematically increased until the boy or girl, during the adolescent years, is able to manage all that the family spends upon the individual, as distinguished from the common supplies and services of the household.

Thus, aside from its technical value as an educational device, the allowance has an important bearing upon the child's emotions and attitudes. We keep the child dependent for a long time, on the excellent ground that he needs our protection and guidance to adjust himself to our complex world. But the feeling of dependence produces emotional effects that are often unwholesome. If the child himself handles the money that represents his costs in the family budget, sharing the discretions and powers which the family exercises through spending, he will have, in spite of his dependence, a feeling of security, a feeling that he has a recognized place in the family.

The experience of earning through useful service is just as much needed by children as the experience of spending. The allowance teaches at most what money can buy; earning is necessary to teach one how much effort, or skill, or application a dollar costs. The earning and the pay should therefore be genuine, and closely related to prevailing prices and wages.

But opportunity for such earning is seriously lacking in the lives of most children, quite apart from the present lack of jobs generally, and quite apart from the problem of "child labor." Most of the useful acts which boys and girls have a chance to perform are in the nature of personal favors or of sharing routine tasks in school, in the scout troop, or the household. For these there should be no cash payment. They should learn that we share little favors as well as larger responsibilities just as we share the benefits and satisfactions of living together.

Within the family the child may properly be paid only for such work as would ordinarily be done by some outsider for pay. One may be paid for helping a neighbor weed a garden, or for going on some errand, or for shoveling snow from the sidewalk; but not for fetching grandmother a drink, or shutting the door on request, or for taking the afternoon nap or doing one's



lessons. In Girl and Boy Scout groups there are often opportunities for experience in the management of money in connection with scout affairs—the group's finances. Opportunities for the individual to earn may sometimes come through extra tasks which do not ordinarily belong within the group's activities.

It is important that parents and schools, as well as the larger community, should be aware of youth's need to earn, and that together they should seek to develop ways and opportunities for meeting this need—ways that will be both socially useful and educationally helpful.

Our present economic chaos seems to come at least in part from the fact that as a people we are confused as to the role of money, its actual operation, and its bearing upon human relations. The hope is that parents and teachers will direct the education of the next generation toward a more realistic as well as more humane handling of the basic economic problems.

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### LEARNING TO TEACH A QUOTATION

WRITING in the *Woman's Home Companion* for April, 1934, Mrs. Franklin D. Roosevelt offers stimulating suggestions to those who are educating teachers. But to bring about these reforms, which are already the ambition of many persons engaged in the training of teachers, it will be necessary to convince the public that their representatives should provide sufficient financial support. That is the present problem. Mrs. Roosevelt writes:

"It has long been a pet theory of mine that the basis of all real education is the contact of youth with a personality which will stimulate not only to work but to thought. Great personalities are born perhaps and not made, but even where we are producing teachers at the rate which we are now doing throughout the country it is possible to attempt to make them more interest-

ing individuals than our method of preparing teachers succeeded in doing in the past.

"Once upon a time I had supper with a group of students in a large state university. Afterward we sat around the fire in their living-room and talked and I asked what they were going to do after graduation. Fully three quarters of them were going to be teachers. They were probably on the average better equipped than the girl who goes into our public school system from the normal schools or state colleges because in this great university they were meeting people from all over the country and even from other countries. Girl after girl with whom I talked, however, had come from a near-by small town and was contemplating going back after four years in the university to teach in that same small town.

"They had learned a fair amount from books; they had come in contact with a few really good teachers and perhaps with one or more great personalities. But most of them had never traveled very far afield and anything that lay beyond their own country was a closed book since for most people it requires a certain amount of actual seeing before their imagination can picture new and unaccustomed sights. Yet into the hands of these girls were to be entrusted countless other young girls and boys who should not only learn what was in their textbooks but who should learn also how to live a full life in a world where year by year it becomes more difficult to find chances to earn a living. It requires constantly more ingenuity and more imagination to think up new gainful occupations and methods of occupation for the ever-increasing leisure time.

"What preparation are we giving the young girl and boy, preparing to teach in this country, to meet these demands? This to me is more important than the types of building we are going to have or than the equipment of classrooms and laboratories,